

**Fill in this information to identify your case:**

Debtor 1	<u>Gerald</u>	<u>Lee</u>	<u>Jost, Jr.</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF MISSOURI</u>		
Case number (if known)	<u>21-42494</u>		

☒ Check if this is an amended filing

## Official Form 107

**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before****1. What is your current marital status?**

- ☐ Married  
☒ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☐ No  
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

**Debtor 1:****Dates Debtor 1  
lived there****Debtor 2:****Dates Debtor 2  
lived there**☐ Same as Debtor 1☐ Same as Debtor 14220 Summit Knoll Drive

Number Street

From July of 2020To January of 2021

Number Street

From \_\_\_\_\_

To \_\_\_\_\_

Apt. HSt. Louis

City

MO 63129

State ZIP Code

City

State ZIP Code

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?**

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

	Debtor 1	Debtor 2		
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$10,365.29	<input type="checkbox"/> Wages, commissions, bonuses, tips	
	<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
For the last calendar year:  (January 1 to December 31, 2020 ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$15,846.00	<input type="checkbox"/> Wages, commissions, bonuses, tips	
	<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
For the calendar year before that:  (January 1 to December 31, 2019 ) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$62,076.00	<input type="checkbox"/> Wages, commissions, bonuses, tips	
	<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No  
☐ Yes. Fill in the details.

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

- ☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.

- ☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
<b>Kristen Green - Landlord</b> Creditor's name		<b>\$1,500.00</b>		<input type="checkbox"/> Mortgage
Number Street		<b>Debtor paid regular routine monthly payments in the amount of approximately \$500.00 per month for March, April, and May of 2021.</b>		<input type="checkbox"/> Car
City State ZIP Code				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other
<b>Ford Motor Credit</b> Creditor's name		<b>\$59,926.00</b>	<b>\$0.00</b>	<input type="checkbox"/> Mortgage
Number Street		<b>Debtor paid regular routine monthly payments in the amount of approximately \$1442.00 per month for March, April, and May of 2021, then Debtor sold truck and paid off this loan in June 2021.</b>		<input checked="" type="checkbox"/> Car
City State ZIP Code				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other
<b>State Farm Insurance</b> Creditor's name		<b>\$900.00</b>		<input type="checkbox"/> Mortgage
Number Street		<b>Debtor paid approximately \$900.00 in March of 2021.</b>		<input type="checkbox"/> Car
City State ZIP Code				<input type="checkbox"/> Credit card
				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input checked="" type="checkbox"/> Other <b>Automobile Insuranc</b>

Debtor 1 Gerald Lee Jost, Jr.Case number (if known) 21-42494**Fnb Omaha**

Creditor's name

**P.o. Box 3412**

Number Street

**Omaha**

City

**NE**

State

**68197**

ZIP Code

Dates of  
paymentTotal amount  
paid**\$1,847.00**Amount you  
still owe**\$24,059.00**

Was this payment for...

- ☐ Mortgage  
☐ Car  
☒ Credit card  
☐ Loan repayment  
☐ Suppliers or vendors  
☐ Other \_\_\_\_\_

Debtor paid approximately **\$1847.00** over the last ninety days.**Amex**

Creditor's name

**P.o. Box 981537**

Number Street

**El Paso**

City

**TX**

State

**79998**

ZIP Code

Dates of  
paymentTotal amount  
paid**\$1,550.00**Amount you  
still owe**\$17,451.00**

Was this payment for...

- ☐ Mortgage  
☐ Car  
☒ Credit card  
☐ Loan repayment  
☐ Suppliers or vendors  
☐ Other \_\_\_\_\_

Debtor paid approximately **\$1550.00** over the last ninety days.**Synco/Phillips 66**

Creditor's name

**P.o. Box 965004**

Number Street

**Orlando**

City

**FL**

State

**32896**

ZIP Code

Dates of  
paymentTotal amount  
paid**\$1,200.00**Amount you  
still owe**\$465.00**

Was this payment for...

- ☐ Mortgage  
☐ Car  
☒ Credit card  
☐ Loan repayment  
☐ Suppliers or vendors  
☐ Other \_\_\_\_\_

Debtor paid approximately **\$1200.00** over the last ninety days.**Jpmcb Card**

Creditor's name

**Po Box 15369**

Number Street

**Wilmington**

City

**DE**

State

**19850**

ZIP Code

Dates of  
paymentTotal amount  
paid**\$883.00**Amount you  
still owe**\$24,535.00**

Was this payment for...

- ☐ Mortgage  
☐ Car  
☒ Credit card  
☐ Loan repayment  
☐ Suppliers or vendors  
☐ Other \_\_\_\_\_

Debtor paid approximately **\$883.00** over the last ninety days.**Firestone**

Creditor's name

Number Street

City

State

ZIP Code

Dates of  
paymentTotal amount  
paid**\$1,589.97**Amount you  
still owe

Was this payment for...

- ☐ Mortgage  
☐ Car  
☐ Credit card  
☐ Loan repayment  
☐ Suppliers or vendors  
☒ Other Automobile Repairs

Debtor paid approximately **\$1,589.97** over the last ninety days.

Debtor 1 **Gerald Lee Jost, Jr.**

Case number (if known) **21-42494**

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

- ☒ No  
☐ Yes. List all payments to an insider.

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments that benefited an insider.

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

**Case title**

**Gerald Jost v. Paula Jost**

**Nature of the case**

**FC Motion to Modify**

**Court or agency**

**St. Louis County Circuit Court**

**Status of the case**

Court Name

**105 South Central Avenue**

Number Street

☒ Pending

☐ On appeal

☐ Concluded

Case number **15SL-DR03342-01**

**Clayton**

City

**MO**

State

**63105**

ZIP Code

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

**12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No  
☐ Yes

Debtor 1 Gerald Lee Jost, Jr.Case number (if known) 21-42494**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No  
☐ Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☐ No  
☒ Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss  
Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.

Date of your loss

Value of property lost

Debtor states that a pistol was stolen from his vehicle in December of 2020.

Debtor filed a police report, but did not file an insurance claim.

December of 2021\$750.00**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

R.O.C. Law

Person Who Was Paid

12964 Tesson Ferry Road

Number Street

Suite BSt. Louis

City

MO

State

63128

ZIP Code

roettle@roclaw.com

Email or website address

Description and value of any property transferred

\$937.00 Attorney Fee\$313.00 Court Filing Fee

Date payment or transfer was made

Amount of payment

06/2021\$1,250.00

Person Who Made the Payment, if Not You

Debtor 1 **Gerald Lee Jost, Jr.**Case number (if known) **21-42494**

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No  
☒ Yes. Fill in the details.

	Description and value of any property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<b>Texas Auto Value</b> Person Who Received Transfer  Number Street  City State ZIP Code Person's relationship to you <b>None</b>	Debtor sold a 2019 Ford F350 to Texas Auto Value on June 23, 2021.	Debtor received approximately \$67,500.00 from this sale. The majority of the proceeds were used to pay off the remaining loan balance on the 2019 Ford F-350, purchase a replacement vehicle/2005 Lincoln, and pay his rent and bills.	<u>June 23, 2021</u>
<b>Mitchell Green</b> Person Who Received Transfer  Number Street  City State ZIP Code Person's relationship to you <b>acquaintance</b>	Debtor sold a boat, motor, and trailer to Mitchell green in October of 2020.	Debtor received approximately \$10,000.00 from this sale. These funds were spent on the following: credit card payments, regular routine monthly expenses, and groceries. None of these funds were used to pay back a friend or family member.	<u>ctober of 202</u>
<b>Unrelated Third Party</b> Person Who Received Transfer  Number Street  City State ZIP Code Person's relationship to you <b>None</b>	Debtor and his ex-wife listed their former martial residence in Augusts 2020 and sold the home in October of 2020, pursuant to Court Order. Home sold to an unrelated 3rd party via a real estate broker.	The asset was awarded to his ex-wife in their divorce decree. The Debtor only received approximately \$840.00 from the second mortgage refund. These funds were applied towards regular routine monthly expenses and groceries. None of these funds were used to pay back a friend or family member.	<u>ctober of 202</u>

Debtor 1 **Gerald Lee Jost, Jr.**

Case number (if known) **21-42494**

**Unrelated Third Party**

Person Who Received Transfer

Number Street

City State ZIP Code

Person's relationship to you **None**

Description and value of any property transferred

Debtor sold a 2002 Polaris Sportsman to an Unrelated Third Party in late May/early June of 2021 in order to afford his truck and credit card payments.

Describe any property or payments received or debts paid in exchange

Debtor received approximately \$3,000.00 from this sale. These funds were spent on the following: credit card payments and former truck payment. None of these funds were used to pay back a friend or family member.

Date transfer was made

June of 2021

**Jerry Jost**

Person Who Received Transfer

Number Street

City State ZIP Code

Person's relationship to you **Self**

Description and value of any property transferred

Debtor liquidated a 401K through a previous employer in January of 2020.

Describe any property or payments received or debts paid in exchange

Debtor received approximately \$121,000.00 from this liquidation. These funds were spent on the following: regular routine monthly expenses and groceries. None of these funds were used to pay back a friend or family member.

Date transfer was made

January of 2020

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No  
☐ Yes. Fill in the details.

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No  
☐ Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No  
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No  
☐ Yes. Fill in the details.



**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No  
☐ Yes. Fill in the details.

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☒ No. None of the above applies. Go to Part 12.
- ☐ Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No
- ☐ Yes. Fill in the details below.

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Gerald Lee Jost, Jr.  
Gerald Lee Jost, Jr., Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Date 08/05/2021

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
- ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
- ☐ Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).